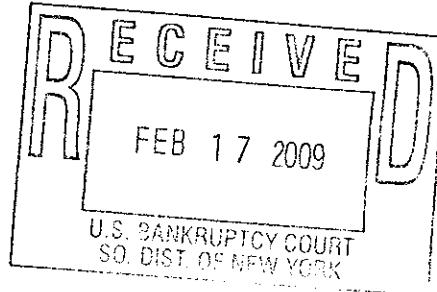


To: United States Bankruptcy Court for the South District of New York
One Bowling Green Room 610
New York, NY 10004-1408
Attn: Honorable Robert D. Drain

From: Kathleen Smith
2201 Carr Drive
Kokomo, IN 46902-9543
Retired Salary Employee
Delphi E & S Kokomo, IN



Subject: Contesting the Proposed Termination of Salary Health Care and
Life Insurance Benefits
CASE# 05-44481

Please consider this letter as my official objection to the proposed
termination of salary health care and life insurance benefits.

I have pre-existing medical conditions and obtaining other health insurance
is not available to me. Any other health insurance solution "excludes all pre-
existing conditions." The cost to continue Delphi retiree Self Pay Monthly
Rates is much more than I receive in monthly pension. I am not 65 years old,
therefore Medicare is not an option. I will be left with no insurance coverage
and in a life threatening position.

Ending salary employee health and life insurance is a real tragedy for those
involved. This is an unacceptable, immoral, unfair and irresponsible event at a
time in our life when we are most vulnerable. Our family pets don't suffer in
their older age as some humans will now have to. Dreams have been
shattered and faith has been destroyed. Delphi has no concerns or empathy
for the 15,000 salary retirees. They have abandoned us when we need
insurance most. Help us at least until we reach age 65.

Try shifting some responsibility to the union for a change. Have them pay
their share so that we may continue paying our share, as we have done in the
past and continue to do. We would even live with increased premiums, co-pay
and deductibles.. Try eliminating the Delphi Indy Race Car. Try eliminating
excessive executive bonuses.

I was a dedicated, professional and loyal GM/Delphi salary employee for 23 years with excellent evaluations, commendations and work history. Employees depended on me for managing their occupational and non occupational injuries and illnesses. I saved many lives and cared for many others while keeping them on the job. If the Delphi executives and the decision making committees would take their jobs as seriously as I had to take mine---as my employees lives and quality of life actually depended on my decisions and actions----then they would not have even considered this decision.... it is CRIMINAL.



Kathleen Smith R.N.

February 12, 2009